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Attorney Docket No. 62941.002006
(previously 64243.000006)
Attorney Customer No. 27682

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re US Patent Application of:)

Merrill Brooks SMITH et al.)

Application No.: 10/758,429)

Group Art Unit: 2876

Filing Date: January 16, 2004)

Examiner: D. St. Cyr

Title: SYSTEM AND METHOD FOR
CONDUCTING A REFUND
TRANSACTION FOR A PIN-
ACTIVATED ACCOUNT)

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First-Class Mail in an envelope addressed to:

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

on April 26, 2006
Date


Signature

Gail W. O'Brien

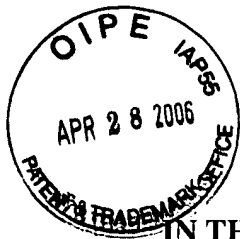
Typed or printed name of person signing Certificate

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Documents being submitted with this Certificate of Mailing under 1.8 are:

- Amendment/Response to the Office Action dated March 13, 2006 under 37 C.F.R. § 1.111;
- Response Transmittal Letter; and
- Self-addressed stamped return postcard.

HUNTON & WILLIAMS LLP
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(804) 788-8200 (Telephone)
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RESPONSE TRANSMITTAL LETTER

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed is an Amendment under 37 C.F.R. § 1.111 in response to the Official Action
mailed March 13, 2006 in connection with the above-identified patent application.

- ☐ A petition for a One-Month Extension of Time is also enclosed.
- ☐ A Request for Entry and Consideration of Submission under 37 C.F.R.
§ 1.129(a) is also enclosed.
- ☒ No additional claim fee is required.
- ☐ An additional claim fee is required, and is calculated as shown below:

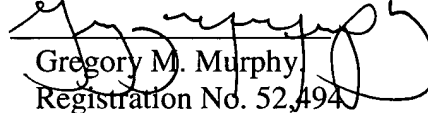
CLAIMS					
	NO. OF CLAIMS	HIGHEST NO. OF CLAIMS PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	70	Minus 70 =	0	x \$50.00 =	0.00
Independent Claims	8	Minus 8 =	0	x \$200.00 =	0.00
If Amendment adds multiple dependent claims, add \$360.00					0.00
Total Amendment Fee					0.00
If small entity status is claimed, subtract 50% of Total Amendment Fee					0.00
TOTAL ADDITIONAL FEE DUE FOR THIS AMENDMENT					\$ 0.00

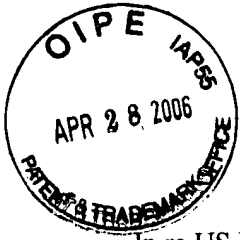
- ☐ Charge \$____.00 to Deposit Account No. 08-3436 for the fee due.
- ☐ Check No. ____ in the amount of \$____.00 is enclosed for the fee due.
- ☒ A Mail Certificate Under 37 C.F.R. §1.8.
- ☒ Self-addressed stamped postcard.
- ☒ The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §1.16, 1.17 and 1.21 that may be required by this paper to Deposit Account No. 08-3436.

Date: April 26, 2006

Respectfully submitted,

Hunton & Williams LLP
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By: 
Gregory M. Murphy
Registration No. 52,494



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RESPONSE AND AMENDMENT UNDER 37 C.F.R. §1.111

Dear Sir:

In response to the final Office Action mailed March 13, 2006, Applicants respectfully submit this Amendment and Response under 37 CFR §1.111.

In the Specification begins on page 2 of this paper.

In the Claims begins on page 3 of this paper.

Remarks begin on page 11 of this paper.